

**TENNESSEE GENERAL ASSEMBLY  
FISCAL REVIEW COMMITTEE**



**FISCAL NOTE**

**HB 3031 – SB 3310**

February 11, 2010

**SUMMARY OF BILL:** Establishes immunity from criminal prosecution and civil action for persons who use force when justified. Directs the Commissioner of Commerce and Insurance to conduct a study of the state's insurance laws to determine if they are deterring insurance companies from issuing policies to insure anyone who has used justified force to protect self or property.

**ESTIMATED FISCAL IMPACT:**

**Decrease State Revenue – Not Significant  
State Expenditures – Net Impact – Not Significant**

**Decrease Local Revenue – Not Significant  
Decrease Local Expenditures – Not Significant**

Assumptions:

- Any cost associated with conducting a study of the state insurance laws can be accommodated within existing resources without an increased appropriation or reduced reversion.
- A small decrease in cases in the court system, which will result in a decrease in state and local government expenditures for processing the cases and a decrease in state and local government revenue from fees, taxes and costs collected. The decrease in these expenditures and revenue are estimated to be not significant.

**CERTIFICATION:**

The information contained herein is true and correct to the best of my knowledge.

A handwritten signature in cursive script, reading "James W. White".

James W. White, Executive Director

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